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PATENT & TRADEMARK OFFICE

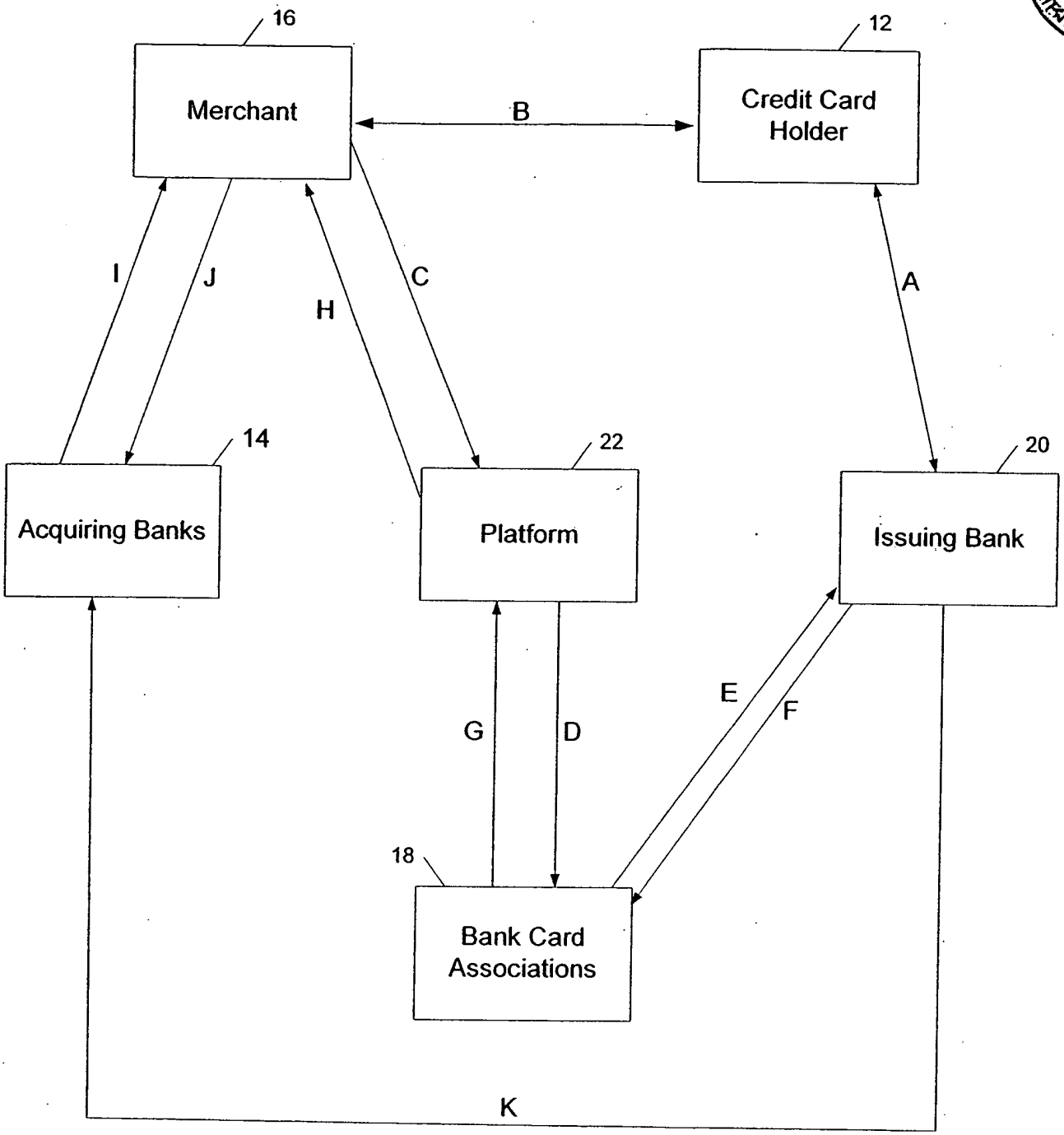

Fig. 1
(Prior Art)

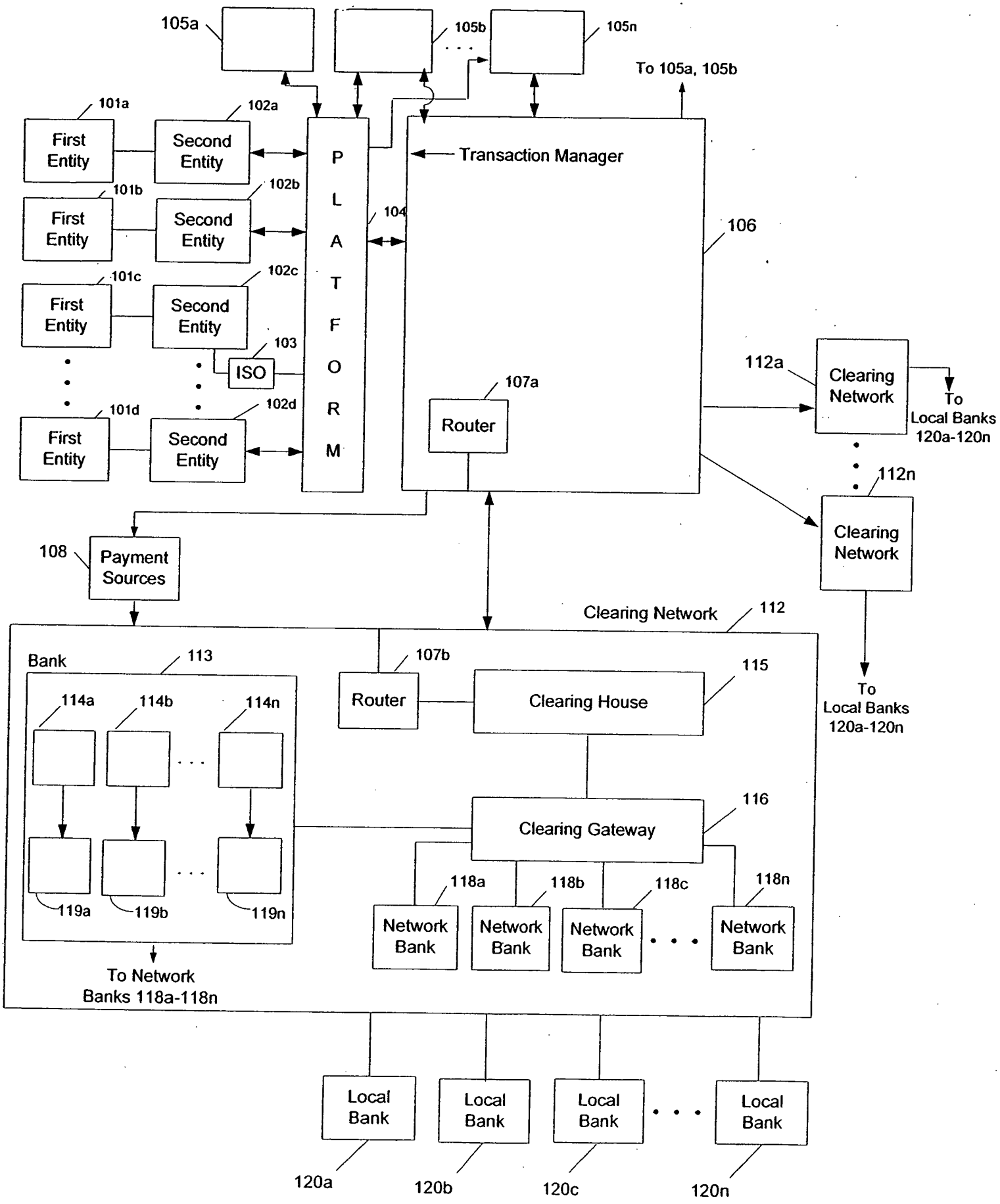

Fig. 2

0723630_V60.VSD

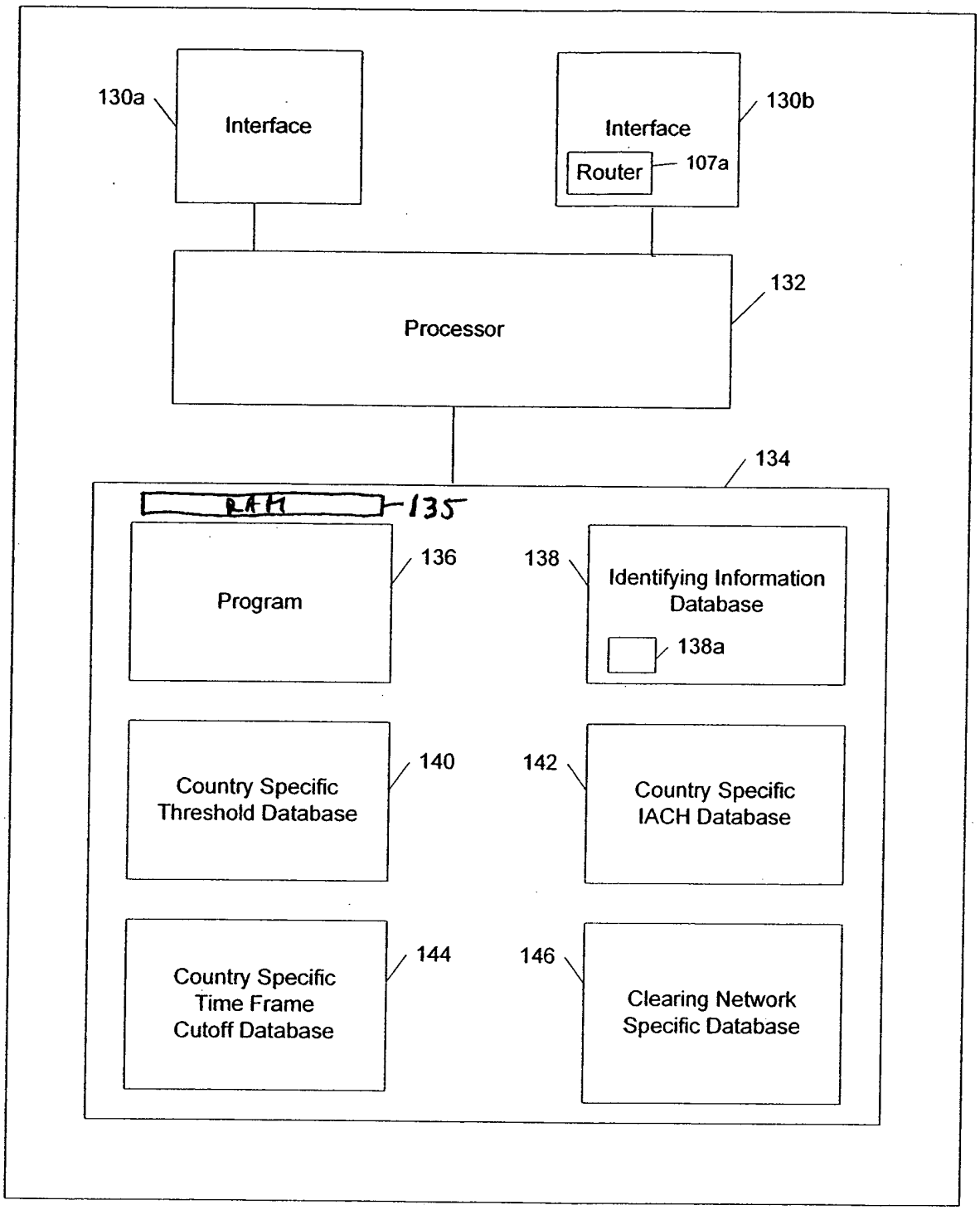
TM 106
130a
Interface
Interface
130b
Router
107a
Processor
132
134
RAM
135
Program
136
138
Identifying Information Database
138a
Country Specific Threshold Database
140
142
Country Specific IACH Database
Country Specific Time Frame Cutoff Database
144
146
Clearing Network Specific Database

Fig. 3

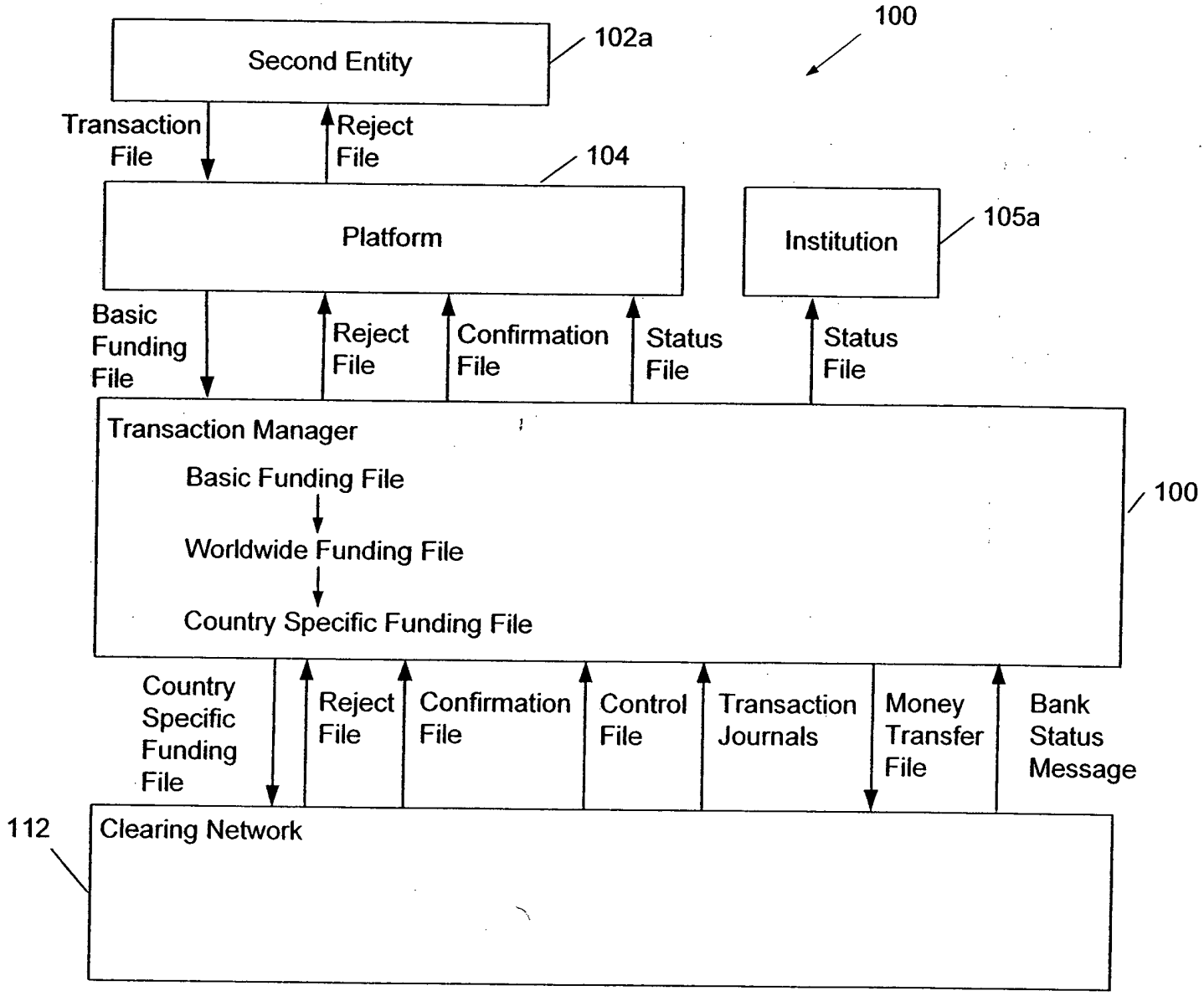
100
Second Entity
102a
Transaction File
Reject File
104
Platform
Institution
105a
Basic Funding File
Reject File
Confirmation File
Status File
Status File
Transaction Manager
Basic Funding File
Worldwide Funding File
Country Specific Funding File
100
Country Specific Funding File
Reject File
Confirmation File
Control File
Transaction Journals
Money Transfer File
Bank Status Message
112
Clearing Network

Fig. 4

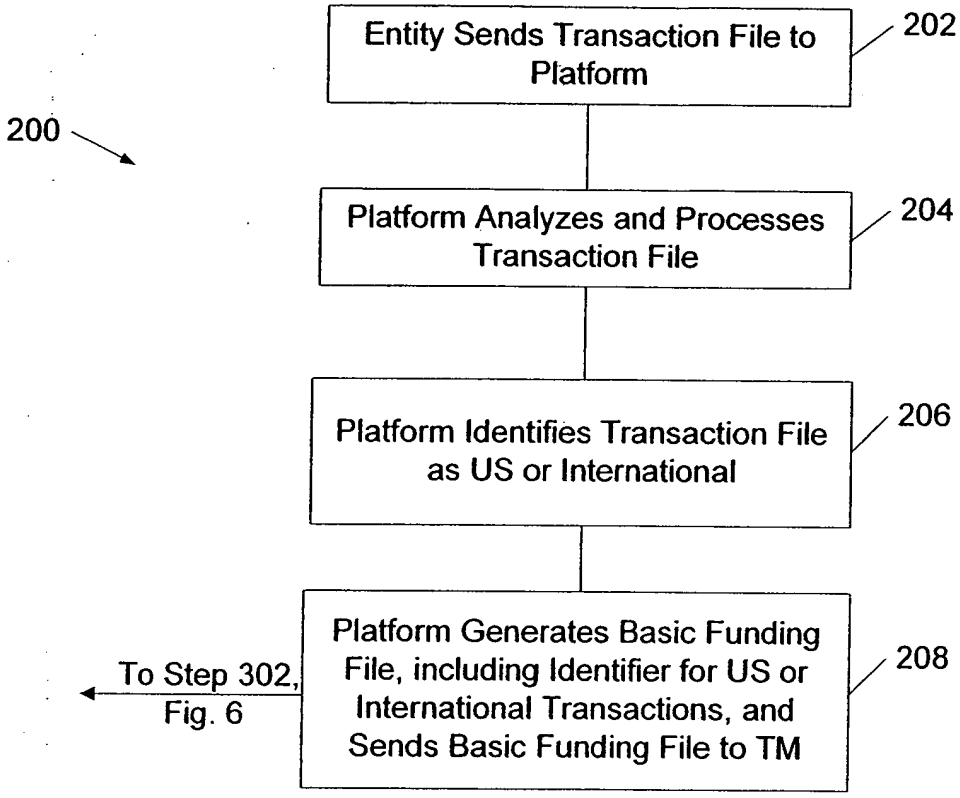
200
Entity Sends Transaction File to Platform
202
Platform Analyzes and Processes Transaction File
204
Platform Identifies Transaction File as US or International
206
Platform Generates Basic Funding File, including Identifier for US or International Transactions, and Sends Basic Funding File to TM
208
To Step 302, Fig. 6

Fig. 5

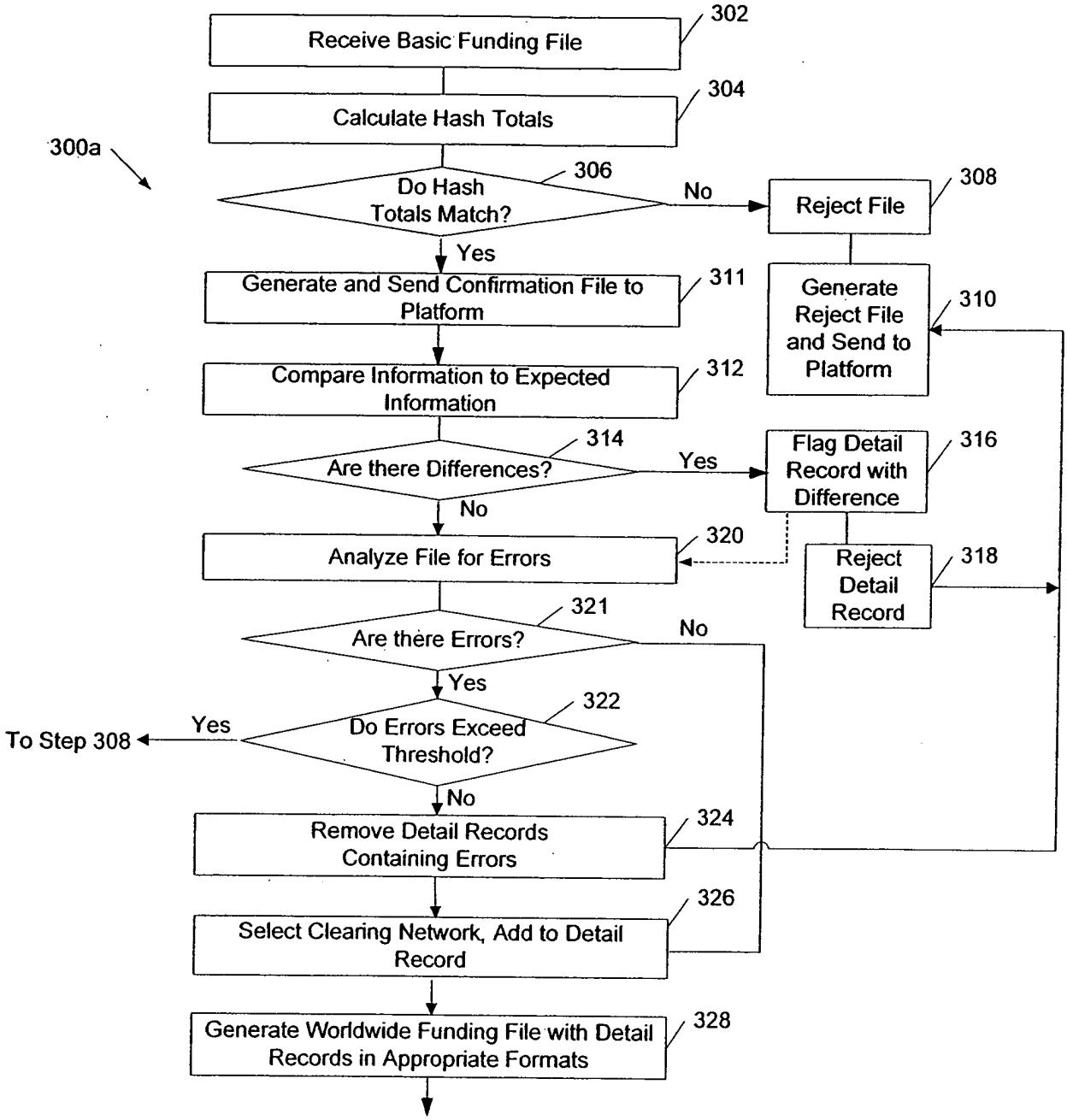
300a
Receive Basic Funding File
302
Calculate Hash Totals
304
Do Hash Totals Match?
306
No
Reject File
308
Yes
Generate and Send Confirmation File to Platform
311
Generate Reject File and Send to Platform
310
Compare Information to Expected Information
312
Are there Differences?
314
Yes
Flag Detail Record with Difference
316
No
Analyze File for Errors
320
Reject Detail Record
318
Are there Errors?
321
No
Yes
Do Errors Exceed Threshold?
322
Yes
To Step 308
No
Remove Detail Records Containing Errors
324
Select Clearing Network, Add to Detail Record
326
Generate Worldwide Funding File with Detail Records in Appropriate Formats
328
To Step 402, Fig. 7

Fig. 6

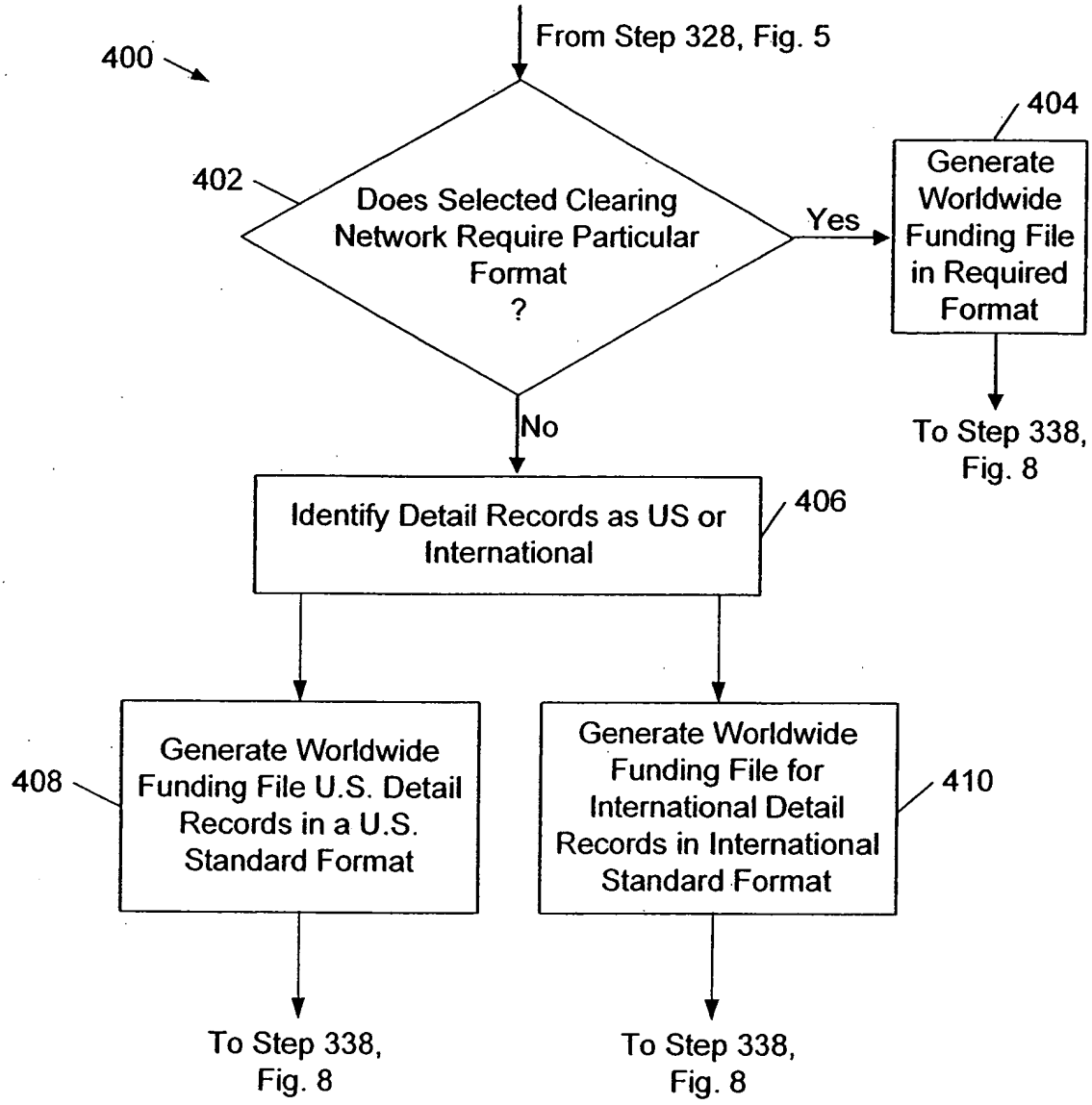
From Step 328, Fig. 5
400
402
Does Selected Clearing Network Require Particular Format ?
Yes
404
Generate Worldwide Funding File in Required Format
To Step 338, Fig. 8
No
Identify Detail Records as US or International
406
408
Generate Worldwide Funding File U.S. Detail Records in a U.S. Standard Format
Generate Worldwide Funding File for International Detail Records in International Standard Format
410
To Step 338, Fig. 8
To Step 338, Fig. 8

Fig. 7

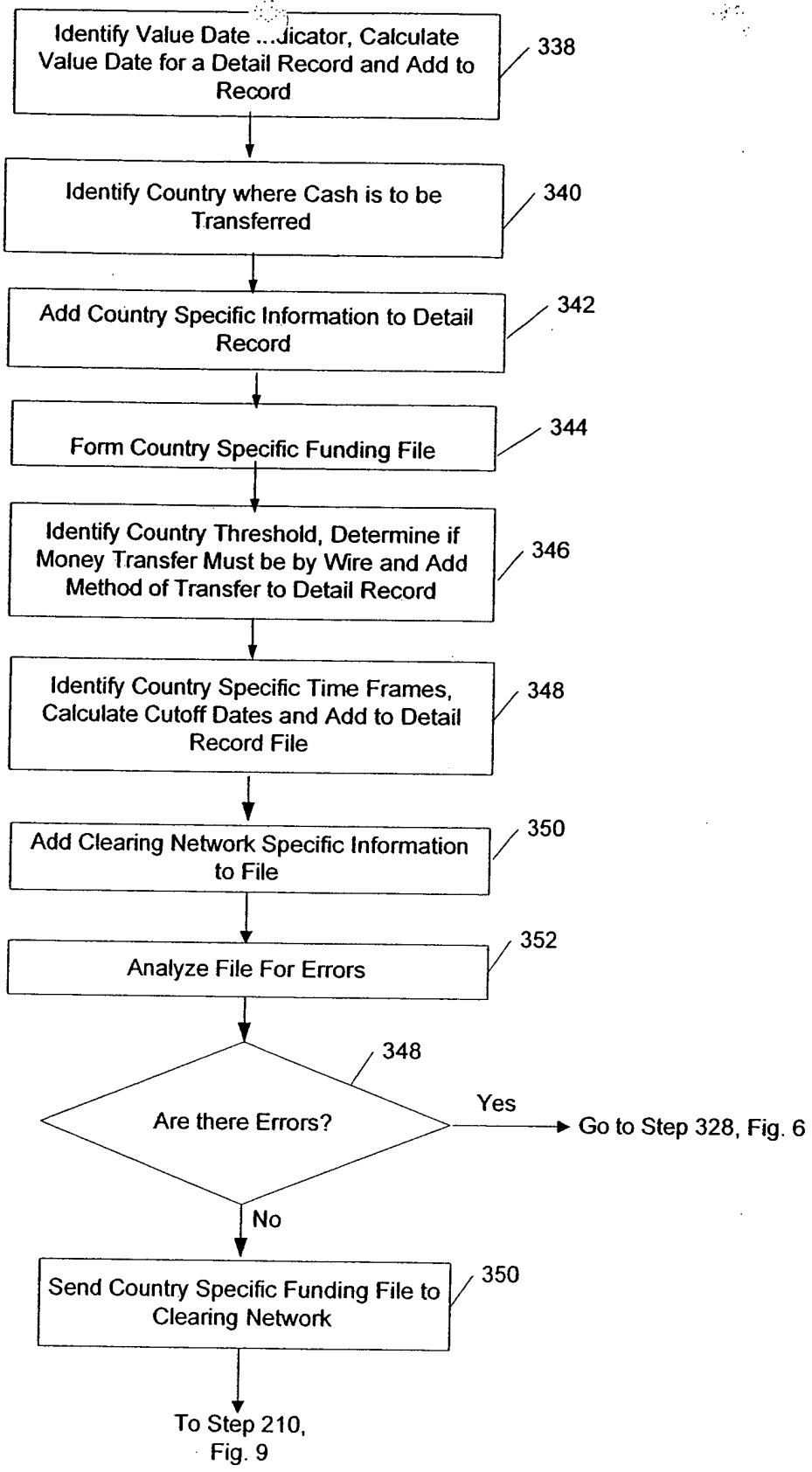
Identify Value Date ...dicator, Calculate Value Date for a Detail Record and Add to Record
338
Identify Country where Cash is to be Transferred
340
Add Country Specific Information to Detail Record
342
300a
Form Country Specific Funding File
344
Identify Country Threshold, Determine if Money Transfer Must be by Wire and Add Method of Transfer to Detail Record
346
Identify Country Specific Time Frames, Calculate Cutoff Dates and Add to Detail Record File
348
Add Clearing Network Specific Information to File
350
Analyze File For Errors
352
348
Are there Errors?
Yes
Go to Step 328, Fig. 6
No
Send Country Specific Funding File to Clearing Network
350
To Step 210, Fig. 9

Fig. 8

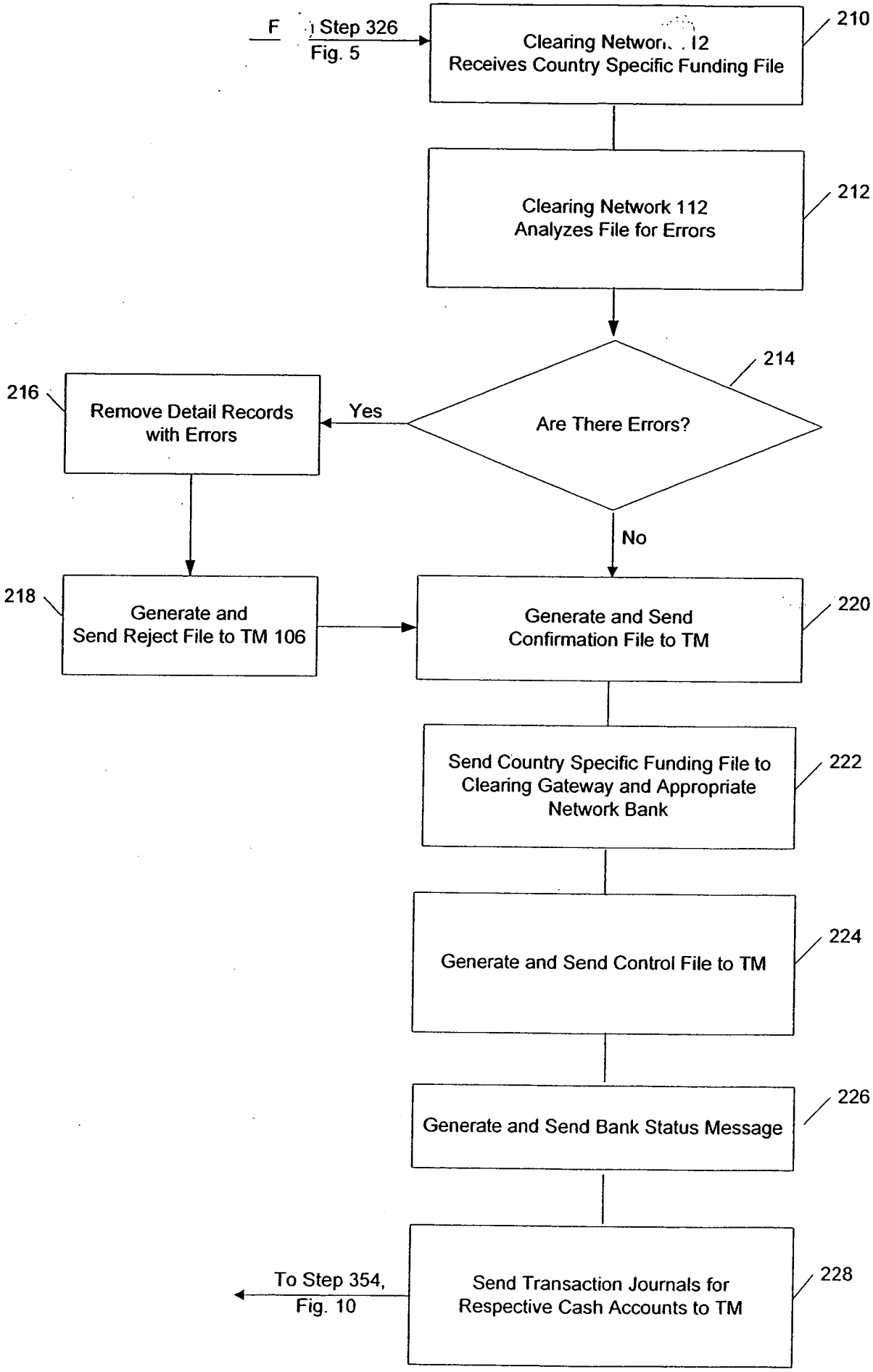

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Fig. 9

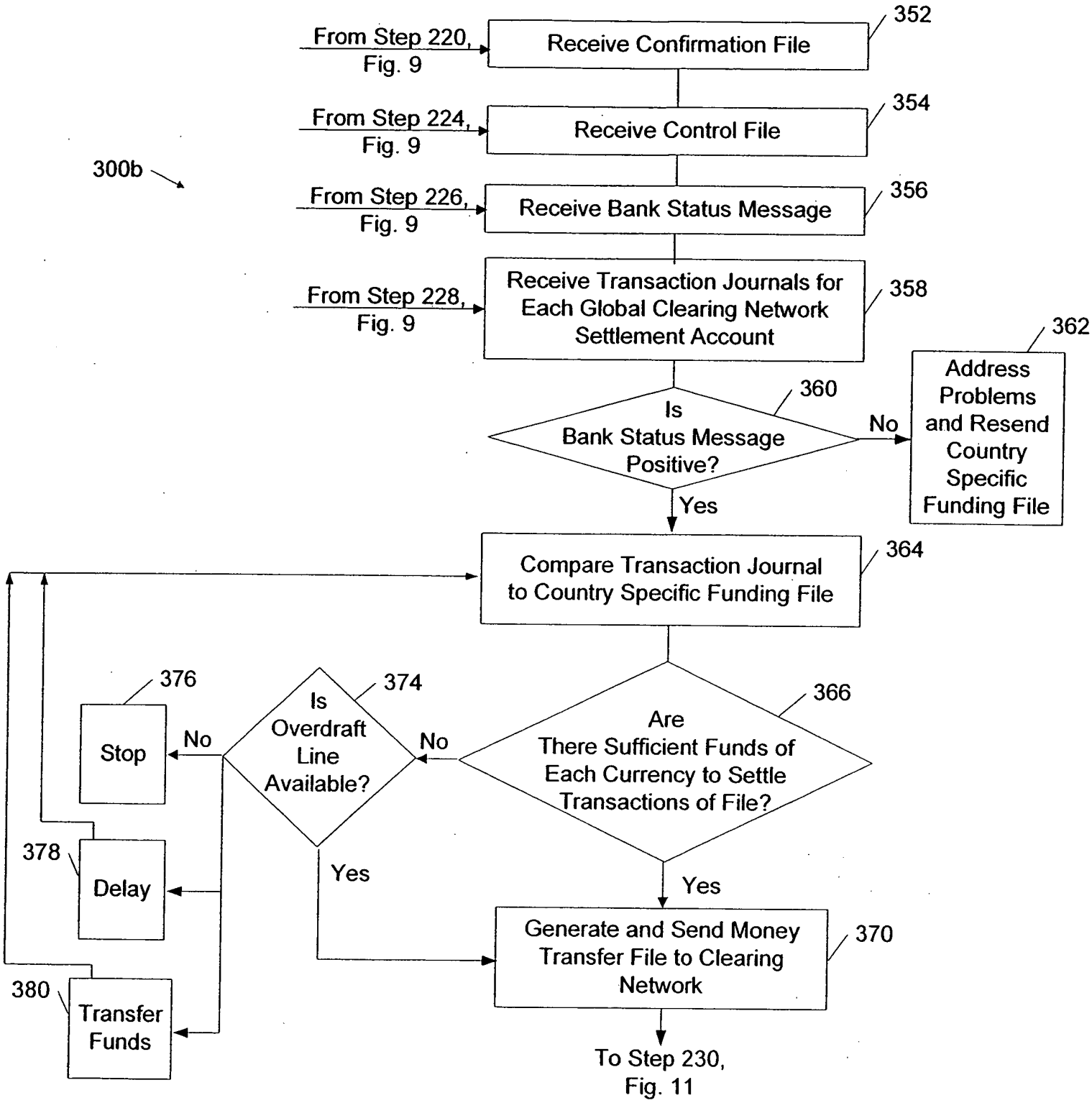
300b
From Step 220, Fig. 9
Receive Confirmation File
352
From Step 224, Fig. 9
Receive Control File
354
From Step 226, Fig. 9
Receive Bank Status Message
356
From Step 228, Fig. 9
Receive Transaction Journals for Each Global Clearing Network Settlement Account
358
362
Address Problems and Resend Country Specific Funding File
360
Is Bank Status Message Positive?
No
Yes
Compare Transaction Journal to Country Specific Funding File
364
376
Stop
No
374
Is Overdraft Line Available?
No
366
Are There Sufficient Funds of Each Currency to Settle Transactions of File?
378
Delay
Yes
Yes
Generate and Send Money Transfer File to Clearing Network
370
380
Transfer Funds
To Step 230, Fig. 11

Fig. 10

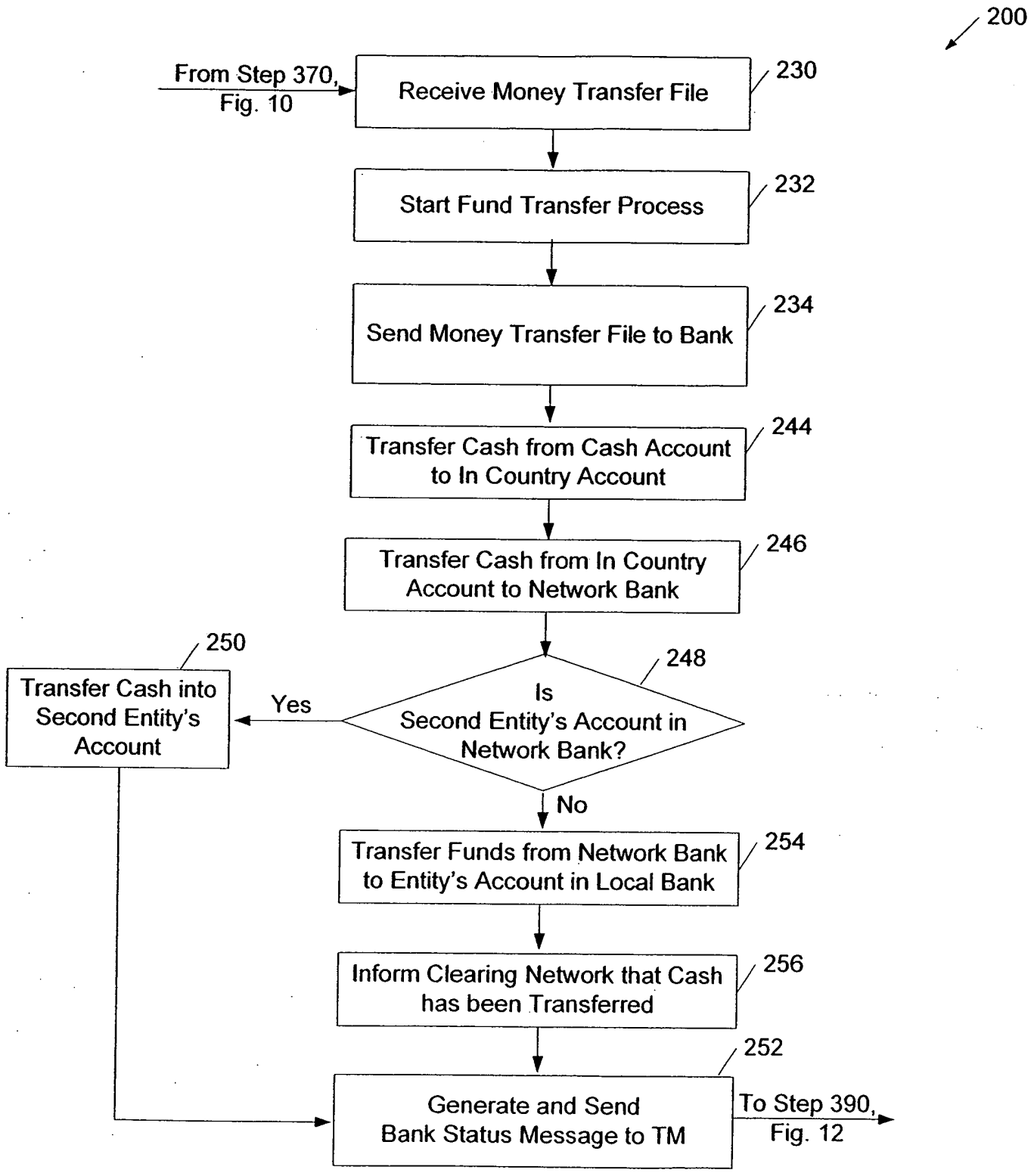
200
From Step 370, Fig. 10
Receive Money Transfer File
230
Start Fund Transfer Process
232
Send Money Transfer File to Bank
234
Transfer Cash from Cash Account to In Country Account
244
Transfer Cash from In Country Account to Network Bank
246
Is Second Entity's Account in Network Bank?
248
Yes
250
Transfer Cash into Second Entity's Account
No
Transfer Funds from Network Bank to Entity's Account in Local Bank
254
Inform Clearing Network that Cash has been Transferred
256
Generate and Send Bank Status Message to TM
252
To Step 390, Fig. 12

Fig. 11

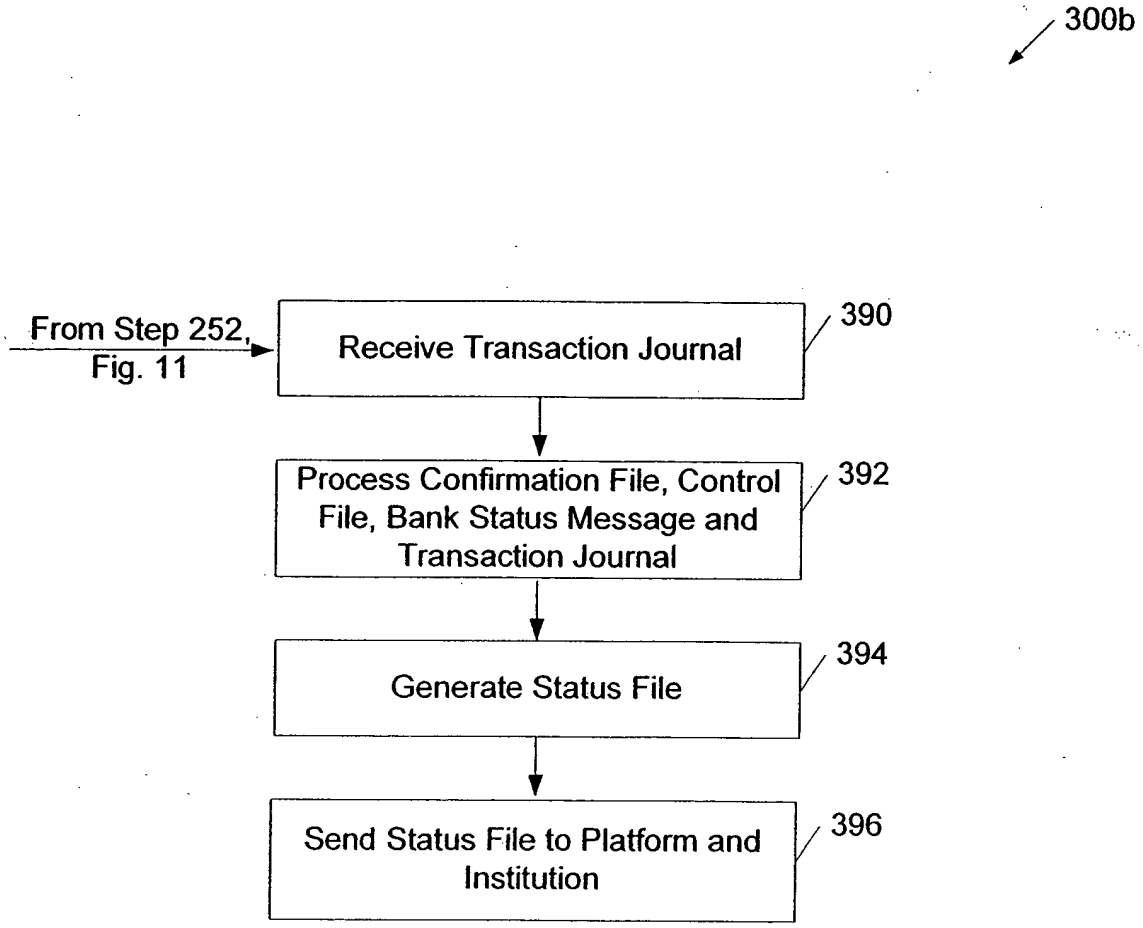
300b
From Step 252, Fig. 11
Receive Transaction Journal
390
Process Confirmation File, Control File, Bank Status Message and Transaction Journal
392
Generate Status File
394
Send Status File to Platform and Institution
396

Fig. 12

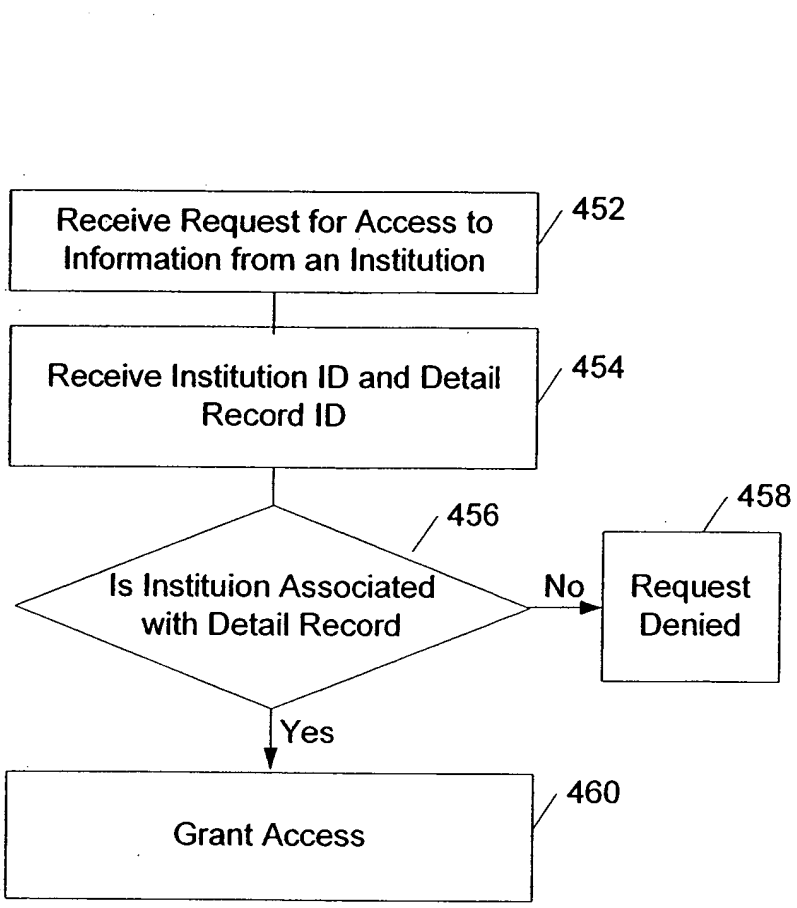
450
Receive Request for Access to Information from an Institution
452
Receive Institution ID and Detail Record ID
454
Is Instituion Associated with Detail Record
456
No
Request Denied
458
Yes
Grant Access
460

Fig. 13